

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/12/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Randall Eaves
195 E. 400 S.
Payson, UT 84651

Kimberly Eaves
195 E. 400 S.
Payson, UT 84651

Case Number:
12-20380 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-8429
xxx-xx-0936

Attorney for Debtor(s) (name and address):

John Christiansen
McKell Christiansen Law
642 Kirby Lane
Suite 105
Spanish Fork, UT 84660
Telephone number: (801) 798-4656

Bankruptcy Trustee (name and address):

Kenneth A. Rushton tr
153 North 100 East
P.O. Box 212
Lehi, UT 84043
Telephone number: (801) 768-8416

Meeting of Creditors

Date: **May 14, 2012**

Time: **11:30 AM**

Location: **Provo City Library, Academy Square, 550 N. University Ave., Provo, UT 84601**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/13/12

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 4/16/12

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/10)

| | |
|---|---|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice/Note | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Foreign Creditors | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Dismissal | This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed. |
| Appointment of Interim Trustee | The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection. |
| — Refer to Other Side for Important Deadlines and Notices — | |

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Utah

In re:
 Randall Eaves
 Kimberly Eaves
 Debtors

Case No. 12-20380-WTT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: dlj
 Form ID: rab9a

Page 1 of 3
 Total Noticed: 66

Date Rcvd: Apr 16, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2012.

db/jdb +Randall Eaves, Kimberly Eaves, 195 E. 400 S., Payson, UT 84651-5516
 aty +John Christiansen, McKell Christiansen Law, 642 Kirby Lane, Suite 105,
 Spanish Fork, UT 84660-5753
 aty +Mark S. Middlemas, Lundberg & Associates, 3269 South Main Street, Suite 100,
 Salt Lake City, UT 84115-3773
 tr +Kenneth A. Rushton tr, 153 North 100 East, P.O. Box 212, Lehi, UT 84043-0212
 8086483 +Alpine Credit Union, Box 217, Orem, UT 84059-0217
 8086482 +Alpine Credit Union, 1510 N State St, Orem, UT 84057-2540
 8086486 Association Recovery System, Dept 5996 POBox 1259, Oaks, PA 19456
 8086488 +Cach Llc/Square Two Financial, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3408
 8086489 +Central Utah Clinic, PO Box 30079, Salt Lake City, UT 84130-0079
 8086490 CenturyLink Communications, PO Box 29040, Phoenix, AZ 85038-9040
 8086493 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, PO Box 24696, Columbus, OH 43224-0696
 8086494 +Chase Mortgage, PO Box 78420, Phoenix, AZ 85062-8420
 8086495 +Checknet Epn, Inc., 746 E 1910 S Ste 3, Provo, UT 84606-6225
 8086498 CitiMortgage, PO Box 660065, Dallas, TX 75266-0065
 8086496 +Citiards Mastercard, Box 6500, Sioux Falls, SD 57117-6500
 8086500 +Coverstar of Utah, 1795 W 200 N, Lindon, UT 84042-1661
 8086501 +Department of Treasury, PO Box 830794, Birmingham, AL 35283-0794
 8086502 +Dr. Steven Nance, 285 East 400 South, Springville, UT 84663-1957
 8086503 +Eagle Mountain Dental, 116 Denver Trail, Azle, TX 76020-3614
 8086504 +Emergency Medical Billing, Box 1098, Salem, UT 84653-1098
 8086506 +Firstsource, 205 Bryant Woods S, Amherst, NY 14228-3609
 8086508 +GE Appliances, Section 619, Louisville, KY 40289-0001
 8086510 +Hydroxatone, PO Box 1366, Hoboken, NJ 07030-1366
 8086511 +I C System, Attn: Bankruptcy, PO Box 64378, Saint Paul, MN 55164-0378
 8086512 +I.C. Systems Inc, 444 Highway 96 East, Saint Paul, MN 55127-2557
 8086513 +Ihc, PO Box 26415, Salt Lake City, UT 84126-0415
 8086514 +Intermountain Medical Group, PO Box 79052, Phoenix, AZ 85062-9052
 8086515 +Island One Resort, 5401 North Pima Rd Ste 150, Scottsdale, AZ 85250-2630
 8086520 +MOUNTAINLAND COLLECTIONS, PO BOX 1280, American Fork, UT 84003-6280
 8086517 +Meridian Financial, 21 Overland Ind Blvd Bldg 1, Asheville, NC 28806-1376
 8086519 +Mountainland Collectio, PO Box 1280, American Fork, UT 84003-6280
 8086521 +Nationwide Credit, PO Box 26314, Lehigh Valley, PA 18002-6314
 8086522 +RPM LLC, 20816 44th Ave W., Lynnwood, WA 98036-7799
 8086525 +SBA MyNewForm MACU, 7181 S Campus Dr, West Jordan, UT 84084-4312
 8086526 +SBA UT Plumbing MACU, 7181 S Campus Dr, West Jordan, UT 84084-4312
 8086528 +SKO Brenner Amer., 40 Daniel Street Box 230, Farmingdale, NY 11735-1308
 8086529 ++SOURCE RECEIVABLES MANAGEMENT, PO BOX 4068, GREENSBORO NC 27404-4068
 (address filed with court: Source Receivables, 4615 Dundas Dr, Suite 102,
 Greensboro, NC 27407)
 8086523 +Saxon, PO Box 161489, Fort Worth, TX 76161-1489
 8086524 +Saxon Mortgage Service, 3701 Regent Blvd, Irving, TX 75063-2296
 8086527 +Simplexity, PO Box 25084, Lehigh Valley, PA 18002-5084
 8086530 +Springville Instacare, 762 West 400 South, Springville, UT 84663-3096
 8086532 +Stewart's, 1602 W Business Park Dr, Orem, UT 84058-2225
 8086533 +The Toll Rolls, PO Box 50310, Irvine, CA 92619-0310
 8086534 +Twin Creek Enterprises, 11874 South State, Payson, UT 84651-8626
 8086535 +Utah County Medical Associates, Box 9487, Belfast, ME 04915-9487
 8086536 +Utah Valley Radiology, PO Box 657, Orem, UT 84059-0657
 8086540 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICA S SERVICING CO, ATTN BANKRUPTCY DEPT,
 MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)
 8086542 +WESTGATE RESORTS, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8086485 +EDI: AMEREXPR.COM Apr 17 2012 01:13:00 AMEX, PO Box 0001, Los Angeles, CA 90096-8000
 8086484 +EDI: AMEREXPR.COM Apr 17 2012 01:13:00 American Express, American Express Special Research,
 PO Box 981540, El Paso, TX 79998-1540
 8183486 +EDI: ATLASACQU.COM Apr 17 2012 01:13:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 8086487 +E-mail/Text: banko@bonncoll.com Apr 17 2012 01:17:59 Bonneville Collections,
 1186 East 4600 South, Suite 100, Ogden, UT 84403-4896
 8086491 +EDI: CHASE.COM Apr 17 2012 01:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 8086492 +EDI: CHASE.COM Apr 17 2012 01:13:00 Chase Credit Card, PO Box 94014,
 Palatine, IL 60094-4014
 8086497 +EDI: CITICORP.COM Apr 17 2012 01:13:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 PO Box 20507, Kansas City, MO 64195-0507
 8086499 +EDI: CIAC.COM Apr 17 2012 01:13:00 Citimortgage Inc, PO Box 9438,
 Gaithersburg, MD 20898-9438
 8086507 +E-mail/Text: data.processing@fin-rec.com Apr 17 2012 01:38:20 FRS, PO Box 385908,
 Minneapolis, MN 55438-5908
 8086509 +EDI: RMSC.COM Apr 17 2012 01:13:00 GE MONEY, PO Box 960061, Orlando, FL 32896-0061

District/off: 1088-2

User: dlg
Form ID: rab9a

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Total Noticed: 66

Date Rcvd: Apr 16, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8086511 +EDI: ICSYSTEM.COM Apr 17 2012 01:13:00 I C System, Attn: Bankruptcy, Po Box 64378,
Saint Paul, MN 55164-0378
8086512 +EDI: ICSYSTEM.COM Apr 17 2012 01:13:00 I.C. Systems Inc, 444 Highway 96 East,
Saint Paul, MN 55127-2557
8091983 E-mail/Text: ECF@SHERMETA.COM Apr 17 2012 03:02:00 JPMorgan Chase Bank, N.A.,
c/o Shermeta, Adams & Von Allmen, P.C., P.O. Box 80908, Rochester Hills, MI 48308-0908
8086516 +E-mail/Text: bureauknight@yahoo.com Apr 17 2012 01:38:12 Knight Adjustment Bureau,
404 East 4500 South #A34, Salt Lake City, UT 84107-2710
8086518 +EDI: HCA2.COM Apr 17 2012 01:13:00 Mountain View Hospital, 1000 East 100 North,
Payson, UT 84651-1600
8086531 EDI: NEXTEL.COM Apr 17 2012 01:13:00 Sprint, P.O. Box 660075, Dallas, TX 75266-0075
8086537 +EDI: AFNIVZWIRE.COM Apr 17 2012 01:13:00 Verizon, Verizon Wireless Bankruptcy Administrati,
Po Box 3397, Bloomington, IL 61702-3397
8086538 EDI: AFNIVZWIRE.COM Apr 17 2012 01:13:00 Verizon Wireless, PO Box 660108,
Dallas, TX 75266-0108
8086539 +EDI: WFFC.COM Apr 17 2012 01:13:00 WELLS FARGO BANK, PO BOX 5058, Portland, OR 97208-5058
8086541 +EDI: WESTASSET.COM Apr 17 2012 01:13:00 West Asset Management, 2703 North Highway 75,
Sherman, TX 75090-2567

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8086505 ##+Equiant Financial Svcs, 4343 N Scottsdale, Scottsdale, AZ 85251-3352

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2012

Signature:



District/off: 1088-2

User: dlg
Form ID: rab9a

Page 3 of 3
Total Noticed: 66

Date Rcvd: Apr 16, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 16, 2012 at the address(es) listed below:
NONE.

TOTAL: 0